

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Michael R. Clair
 Debtor

Case No. 16-18802-amc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 42

Date Rcvd: Aug 04, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 06, 2017.

db
 13841428 +Michael R. Clair, 410 South Front Street, #306, Philadelphia, PA 19147-1709
 13841436 +Bryn Mawr Trust, 620 W. Germantown Pike, Suite 350, Plymouth Meeting, PA 19462-2219
 13841430 Cheryl Clair, 401 South Front Street, #306, Philadelphia, PA 19147
 13841432 +Disability Management Consultants, LLC, 1532 McDaniel Drive, West Chester, PA 19380-7034
 13922220 +Elite Imaging Corp., c/o Bonnie R. Golub, Esquire, Weir & Partners LLP,
 1339 Chestnut Street, Suite 500, Philadelphia, PA 19107-3501
 13841433 +Jay S. Rosenblum, 101 Maple Avenue, Bala Cynwyd, PA 19004-3016
 13841434 +Joyce Wojtowicz, c/o Michael J. Burns, Esquire, 530 Street Road,
 Southampton, PA 18966-3747
 13841435 +Kenneth E. Brumberger, 1136 Tower Lane, Narberth, PA 19072-1132
 13841436 +Kimberly Kubek, 3475 West Chester Pike, Suite 240, Newtown Square, PA 19073-4291
 13923609 +Maxus Capital Group, LLC, c/o Kirk W. Roessler, Esq., 1301 East Ninth Street, Suite 3500,
 Cleveland, OH 44114-1838
 13841437 #+Maxus Capital Group, LLC, 31300 Bainbridge Road, Solon, OH 44139-2270
 13841438 +Michael A. Carr, 5281 Rogers Circle, Plymouth Meeting, PA 19462-1250
 13918925 +Michael R. Clair, 410 S. Front Street, Apt 306, Philadelphia, Pennsylvania 19147-1709
 13871794 +Michael R. Clair, 170 S. Independence Mall West, ste 870 W., Philadelphia Pa 19106-3381
 13841441 +PNC Equipment Finance, LLC, 995 Dalton Avenue, Cincinnati, OH 45203-1100
 13841439 +Pacific Western Bank, 9701 Wilshire Blvd., Suite 700, Beverly Hills, CA 90212-2007
 13841440 Philip J. Moldofsky, 3239 Fawn Road, Worcester, PA 19490
 13841442 +Richard Miller, 1532 McDaniel Drive, West Chester, PA 19380-7034
 13841443 +Siemens Financial Services, Inc., 170 Wood Avenue South, Iselin, NJ 08830-2726
 13951758 +Siemens Financial Services, Inc., c/o Phillips Lytle LLP, Attn: Todd A. Ritschdorff, Esq.,
 Omni Plaza, 30 South Pearl Street, Albany, NY 12207-1537
 13841452 +TSI, LP, 1532 McDaniel Drive, West Chester, PA 19380-7034
 13841444 +Tri State Imaging Partners, LP, 1532 McDaniel Drive, West Chester, PA 19380-7034
 13841445 +Tri-State Imaging Consultants, LLC, 1532 McDaniel Drive, West Chester, PA 19380-7034
 13841446 +Tri-State Imaging DE Holdings, LLC, 1532 McDaniel Drive, West Chester, PA 19380-7034
 13841447 +Tri-State Imaging NJ Holdings, LLC, 1532 McDaniel Drive, West Chester, PA 19380-7034
 13841448 +Tri-State Imaging PA Holdings, LLC, 1532 McDaniel Drive, West Chester, PA 19380-7034
 13841450 +Tri-State Imaging PR, LLC, 1532 McDaniel Drive, West Chester, PA 19380-7034
 13841451 +Tri-State Imaging PR, LLC Employee Plan, 1532 McDaniel Drive, West Chester, PA 19380-7034
 13841453 +Ubs Bank Usa, Payment Processing Center, PO Box 11733, Newark, NJ 07101-4733
 13841454 +WCP Breast MRI, LP, 1532 McDaniel Drive, West Chester, PA 19380-7034
 13841455 William H. Hartz, 511 Waldron Drive, Haverford, PA 19041
 13842760 +Wilmington Savings Fund Society, FSB, c/o Bonnie R. Golub, Esquire, Weir & Partners LLP,
 1339 Chestnut Street, Suite 500, Philadelphia, PA 19107-3501
 13841456 Wilmington Savings Fund Society, FSB, 500 Delaware Avenue, Wilmington, DE 19803

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: BTPDERSHAW.COM Aug 05 2017 01:28:00 TERRY P. DERSHAW, Dershaw Law Offices,
 P.O. Box 556, Warminster, PA 18974-0632
 smg E-mail/Text: bankruptcy@phila.gov Aug 05 2017 01:28:08 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 05 2017 01:27:39
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 05 2017 01:27:56 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13955006 EDI: BECKLEE.COM Aug 05 2017 01:28:00 American Express Centurion Bank,
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 13841427 +EDI: AMEREXPR.COM Aug 05 2017 01:28:00 Amex, Po Box 297871,
 Fort Lauderdale, FL 33329-7871
 13841429 EDI: CAPITALONE.COM Aug 05 2017 01:28:00 Capital One Bank Usa N, 15000 Capital One Dr,
 Richmond, VA 23238
 13935955 EDI: CAPITALONE.COM Aug 05 2017 01:28:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 13841431 +E-mail/Text: bankruptcycollections@citadelbanking.com Aug 05 2017 01:28:14
 Citadel Federal Cred U, Po Box 147, Thorndale, PA 19372-0147

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13841449* +Tri-State Imaging Partners, LP, 1532 McDaniel Drive, West Chester, PA 19380-7034

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 06, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 3, 2017 at the address(es) listed below:

BONNIE R. GOLUB on behalf of Creditor Wilmington Savings Fund Society, FSB
bgolub@weirpartners.com, imarciniszyn@weirpartners.com
BRIAN CRAIG NICHOLAS on behalf of Creditor UBS Bank USA bnicholas@kmlawgroup.com,
bkgroup@kmlawgroup.com
DAVID B. SMITH on behalf of Defendant Michael R. Clair dsmith@smithkanelaw.com
DAVID B. SMITH on behalf of Debtor Michael R. Clair dsmith@smithkanelaw.com
GARY F SEITZ on behalf of Trustee TERRY P. DERSHAW gseitz@gsbblaw.com, hsmith@gsbblaw.com
HOLLY ELIZABETH SMITH on behalf of Trustee TERRY P. DERSHAW hsmith@gsbblaw.com
LAWRENCE J. KOTLER on behalf of Creditor Lynn E. Feldman ljkotler@duanemorris.com
MICHAEL J. BURNS on behalf of Plaintiff Joyce Wojtowicz mjburnslaw@verizon.net
MICHAEL J. BURNS on behalf of Plaintiff Plan Participants in the Tri-State Imaging PR, LLC
Flexible Plan 501 mjburnslaw@verizon.net
TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 11

Information to identify the case:

Debtor 1	<u>Michael R. Clair</u>	Social Security number or ITIN	xxx-xx-3275
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 16-18802-amc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michael R. Clair

8/3/17

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.